

United States Bankruptcy Court
District of South Carolina

In re **Steven Keith Lynch,**
Sharon Lea Lynch

Debtors

Case No. **15-05452**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	140,000.00		
B - Personal Property	Yes	4	27,517.44		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		145,991.65	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		27,888.09	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	8			4,104.86
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,306.84
Total Number of Sheets of ALL Schedules		25			
Total Assets			167,517.44		
Total Liabilities				173,879.74	

United States Bankruptcy Court
District of South Carolina

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Debtors

Case No. 15-05452

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	4,104.86
Average Expenses (from Schedule J, Line 22)	3,306.84
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,964.82

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,262.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		27,888.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		30,150.09

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
DEBTORS RESIDENCE-987 CENTERVILLE ROAD, RIDGEWAY SC 29130, FAIRFIELD COUNTY, (3) BEDROOM HOUSE, TMS# (189-00-08-017-000), TAX APPRAISAL VALUE (\$108,362), SEE ATTACHED TAX APPRAISAL	Fee Simple	J	140,000.00	139,179.65
DEBTORS ESTIMATE VALUE AT (\$140,000)				

Sub-Total > **140,000.00** (Total of this page)

Total > **140,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

FAIRFIELD COUNTY S.C.
DATE PRINTED: 9/28/2015

ACCOUNT NUMBER
R-2014-0011625 LEVY-YR: 2014 REAL

NEW MAP # 189 00 08 017 000

County-Tax: 1,827.65
County-Sale: 125.63-
Property-Relief: 874.14-

DIST. APPRAISAL ASSESSED
1 01 VALUE VALUE MILLAGE
108,362 4,334 421.70

LYNCH STEVEN K & SHARON L

987 CENTERVILLE ROAD
RIDGEWAY SC 29130

827.88

MAIL REMITTANCE TO:
FAIRFIELD COUNTY TREASURER
POST OFFICE BOX 7
WINNSBORO, SC 29180

County-Tax: 1,827.65
County-Sale: 125.63-
Property-Relief: 874.14-

ALLOCATION OF TAX MONEY

677.41	GENERAL FUND	37.06 %
33.37	HOSP EMERG	1.86 %
15.60	LIBRARY	.85 %
28.60	FIRE BOARD	1.56 %
8.67	FIRE CAPITAL	.47 %
45.07	2010 BOND ISS	2.46 %
138.69	SCHL DEBT	7.58 %
880.24	SCHL OPER	48.16 %

Amount Paid 827.88

ACCOUNT NUMBER
R-2014-0011625 LEVY-YR: 2014 DIST:1 01 REAL

NEW MAP # 189 00 08 017 000

CLASS	RATIO	ACRES	LOT	LAND-APPR	LAND-ASSM	BLD	BLDG-APPR	BLDG-ASSM
LQ	.04	5.95		762	30	1		
RQ	.04	1.00		10,000	400		97,600	3,904
MV				40,000				

Total Appr: 108,362 Land Appr: 50,762 Bldg Appr: 97,600

Location: 987 CENTERVILLE RD

Paid **** 827.88 12/30/2014

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		CASH ON HAND	J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		RED RIVER CREDIT UNION: CHECKING ACCOUNT# (8546)	J	0.00
		RED RIVER CREDIT UNION: SAVINGS ACCOUNT# (8546)	J	5.00
		SAFE FEDERAL CREDIT UNION: CHECKING ACCOUNT# (777-8)	J	0.00
		SAFE FEDERAL CREDIT UNION: SAVINGS ACCOUNT# (777-0)	J	5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS: COUCH, TABLES, CHAIRS, BEDS, DRESSERS, TVS, DVD PLAYER, COMPUTER, MICROWAVE, REFRIGERATOR, STOVE, WASHER, DRYER, MOWER, WEEDEATER, GRILL, PATIO FURNITURE	J	1,250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		BOOKS	J	30.00
6. Wearing apparel.		CLOTHING	J	500.00
7. Furs and jewelry.		JEWELRY	J	80.00
8. Firearms and sports, photographic, and other hobby equipment.		FIREARMS: MOSSBERG 22 RIFLE	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
Sub-Total > (Total of this page)				1,970.00

3 continuation sheets attached to the Schedule of Personal Property

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		RETIREMENT PROGRAM: ERISA QUALIFIED 401(K) RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$7,599.44), CASH SURRENDER VALUE OF PROGRAM (\$0.00)	W	7,599.44
		RETIREMENT: DEBTOR RECEIVES RETIREMENT IN THE AMOUNT OF (\$1,550)/MONTH	H	1,550.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **9,149.44**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 DODGE RAM 2500 TRUCK: VIN# (3DKR28C55G859280), (4) DOOR, (8) CYLINDER, (200,000) MILES, NADA VALUE (\$9,400)	J	9,400.00
		1993 FORD F350 TRUCK: VIN# (1FTJX35M4PKA16701), (2) DOOR, (8) CYLINDER, (325,000) MILES, DEBTOR ESTIMATES VALUE AT (\$500)	H	500.00
		2000 HARLEY DAVIDSON DYNA LOW RIDER MOTORCYCLE : VIN# (1HD1GDV19YY331650), (1,455) CC ENGINE, (2) CYLINDERS, (4) STROKE, (5) SPEEDS, (24,000) MILES, NADA VALUE (\$4,550)	H	4,550.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Sub-Total > **14,450.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		ANIMALS: (6) MIXED BREED DOGS, (6) HORSES	J	600.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		VETERANS BENEFITS: DEBTOR RECEIVES VETERANS BENEFITS IN THE AMOUNT OF (\$1,348)/MONTH	H	1,348.00

Sub-Total > **1,948.00**
(Total of this page)
Total > **27,517.44**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
DEBTORS RESIDENCE-987 CENTERVILLE ROAD, RIDGEWAY SC 29130, FAIRFIELD COUNTY, (3) BEDROOM HOUSE, TMS# (189-00-08-017-000), TAX APPRAISAL VALUE (\$108,362), SEE ATTACHED TAX APPRAISAL	S.C. Code Ann. § 15-41-30(A)(1)	104,800.00	140,000.00
DEBTORS ESTIMATE VALUE AT (\$140,000)			
Cash on Hand			
CASH ON HAND	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$0.00 of unused Homestead Exemption	0.00	0.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
RED RIVER CREDIT UNION: CHECKING ACCOUNT# (8546)	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$0.00 of unused Homestead Exemption	0.00	0.00
RED RIVER CREDIT UNION: SAVINGS ACCOUNT# (8546)	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$5.00 of unused Homestead Exemption	5.00	5.00
SAFE FEDERAL CREDIT UNION: CHECKING ACCOUNT# (777-8)	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$0.00 of unused Homestead Exemption	0.00	0.00
SAFE FEDERAL CREDIT UNION: SAVINGS ACCOUNT# (777-0)	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$5.00 of unused Homestead Exemption	5.00	5.00
Household Goods and Furnishings			
HOUSEHOLD GOODS: COUCH, TABLES, CHAIRS, BEDS, DRESSERS, TVS, DVD PLAYER, COMPUTER, MICROWAVE, REFRIGERATOR, STOVE, WASHER, DRYER, MOWER, WEDEATER, GRILL, PATIO FURNITURE	S.C. Code Ann. § 15-41-30(A)(3)	1,250.00	1,250.00
Books, Pictures and Other Art Objects; Collectibles			
BOOKS	S.C. Code Ann. § 15-41-30(A)(3)	30.00	30.00
Wearing Apparel			
CLOTHING	S.C. Code Ann. § 15-41-30(A)(3)	500.00	500.00
Furs and Jewelry			
JEWELRY	S.C. Code Ann. § 15-41-30(A)(4)	80.00	80.00
Firearms and Sports, Photographic and Other Hobby Equipment			
FIREARMS: MOSSBERG 22 RIFLE	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$100.00 of unused Homestead Exemption	100.00	100.00

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
RETIREMENT PROGRAM: ERISA QUALIFIED 401(K) RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$7,599.44), CASH SURRENDER VALUE OF PROGRAM (\$0.00)	S.C. Code Ann. § 15-41-30(A)(14)	7,599.44	7,599.44
RETIREMENT: DEBTOR RECEIVES RETIREMENT IN THE AMOUNT OF (\$1,550)/MONTH	S.C. Code Ann. § 15-41-30(A)(11)(e)	1,550.00	1,550.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2005 DODGE RAM 2500 TRUCK: VIN# (3DKR28C55G859280), (4) DOOR, (8) CYLINDER, (200,000) MILES, NADA VALUE (\$9,400)	S.C. Code Ann. § 15-41-30(A)(2) S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$3,575.00 of unused Homestead Exemption	5,825.00 3,575.00	9,400.00
1993 FORD F350 TRUCK: VIN# (1FTJX35M4PKA16701), (2) DOOR, (8) CYLINDER, (325,000) MILES, DEBTOR ESTIMATES VALUE AT (\$500)	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$500.00 of unused Homestead Exemption	500.00	500.00
2000 HARLEY DAVIDSON DYNA LOW RIDER MOTORCYCLE : VIN# (1HD1GDV19YY331650), (1,455) CC ENGINE, (2) CYLINDERS, (4) STROKE, (5) SPEEDS, (24,000) MILES, NADA VALUE (\$4,550)	S.C. Code Ann. § 15-41-30(A)(2)	5,825.00	4,550.00
<u>Animals</u>			
ANIMALS: (6) MIXED BREED DOGS, (6) HORSES	S.C. Code Ann. § 15-41-30(A)(7) in the amount of \$600.00 of unused Homestead Exemption	600.00	600.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
VETERANS BENEFITS: DEBTOR RECEIVES VETERANS BENEFITS IN THE AMOUNT OF (\$1,348)/MONTH	S.C. Code Ann. § 15-41-30(A)(11)(b)	1,348.00	1,348.00

Total: **133,592.44** **167,517.44**

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. 7480			1/15 Mortgage DEBTORS RESIDENCE-987 CENTERVILLE ROAD, RIDGEWAY SC 29130: DEBTOR TO REMAIN CURRENT AND CONTINUE TO PAY OUTSIDE OF PLAN					
FREEDOM MORTGAGE PO BOX 89486 Cleveland, OH 44101		J	Value \$ 140,000.00				139,179.65	0.00
Account No. 039			9/14 Auto Loan 2000 HARLEY DAVIDSON DYNA LOW RIDER MOTORCYCLE: TO BE PAID IN PLAN					
HEADWATERS FINANCIAL CORP 11180 ALPHARETTA HWY #B Roswell, GA 30076-1436		H	Value \$ 4,550.00				6,812.00	2,262.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							145,991.65	2,262.00
Total (Report on Summary of Schedules)							145,991.65	2,262.00

0 continuation sheets attached

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Steven Keith Lynch,
Sharon Lea Lynch**Case No. **15-05452**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 2490 CHASE PO BOX 15153 Wilmington, DE 19850	H	1/10 Credit card purchases				1,411.56
Account No. 5215 DISCOVER PO BOX 6105 Carol Stream, IL 60197	H	1/14 Line of Credit				5,485.00
Account No. 8580 FAIRFIELD COUNTY TREASURER PO DRAWER 60 Winnsboro, SC 29180	J	Notice Only				0.00
Account No. 8580 IRS PO BOX 7346 Philadelphia, PA 19101-7346	J	Notice Only				0.00
Subtotal (Total of this page)						6,896.56

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 4441			1/14				
JUNIPER BANK PO BOX 13337 Philadelphia, PA 19101		H	Credit card purchases				
							2,394.26
Account No. 5528			1/14				
LIVING SCRIPTURES 3625 HARRISON BLVD Ogden, UT 84403		J	Line of Credit				
							1,929.95
Account No. 5796			1/14				
LOWES PO BOX 530914 Atlanta, GA 30353		J	Credit card purchases				
							3,681.73
Account No. 6866			1/14				
MILITARY STAR PO BOX 740890 Cincinnati, OH 45274		H	Line of Credit				
							1,941.94
Account No. 6283			1/15				
SAMS CLUB PO BOX 530942 Atlanta, GA 30353		W	Credit card purchases				
							780.65
Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,728.53

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8580 SC DEPT OF REVENUE PO BOX 12265 Columbia, SC 29211	J	Notice Only				0.00
Account No. 3281 WELLS FARGO PO BOX 660431 Dallas, TX 75266	J	1/15 Line of Credit				10,263.00
Account No. 						
Account No. 						
Account No. 						
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						10,263.00
Subtotal (Total of this page)						27,888.09
Total (Report on Summary of Schedules)						

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Steven Keith Lynch,
Sharon Lea Lynch**

Case No. **15-05452**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Steven Keith Lynch

Debtor 2 Sharon Lea Lynch
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number 15-05452
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

RETIREMENT

RETIREMENT

RETIREMENT

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

PRICING COORDINATOR

LOWES

11 BAY LANE
Camden, SC 29020

9 YEARS

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>2,066.82</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>2,066.82</u>

Debtor 1 **Steven Keith Lynch**
Debtor 2 **Sharon Lea Lynch**

Case number (if known) **15-05452**

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$ 0.00	\$ 2,066.82
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$ 428.71
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ 103.34
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$ 0.00
5e. Insurance	5e.	\$ 0.00	\$ 31.81
5f. Domestic support obligations	5f.	\$ 0.00	\$ 0.00
5g. Union dues	5g.	\$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+	\$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ 0.00	\$ 563.86
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 0.00	\$ 1,502.96
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 0.00	\$ 0.00
8b. Interest and dividends	8b.	\$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 0.00	\$ 0.00
8d. Unemployment compensation	8d.	\$ 0.00	\$ 0.00
8e. Social Security	8e.	\$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: US DEPT OF LABOR	8f.	\$ 1,335.10	\$ 0.00
8g. Pension or retirement income	8g.	\$ 1,266.80	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+	\$ 0.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ 2,601.90	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 2,601.90	\$ 1,502.96
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11.	+\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12.	\$ 4,104.86	
Combined monthly income			
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: DEBTORS DO NOT ANTICIPATE ANY CHANGES TO INCOME WITHIN THE NEXT YEAR.			

Control Number

RAS02075168

RETIREE ACCOUNT STATEMENT

STATEMENT EFFECTIVE DATE

December 03, 2014

NEW PAY DUE AS OF

December 31, 2014

SSN

*****8580

PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES

BAC0946299

TSG STEVEN K LYNCH USAF RET
987 CENTERVILLE RD
RIDGEWAY SC 29130-8130

DFAS-CL POINTS OF CONTACT

DEFENSE FINANCE AND ACCOUNTING SERVICE
US MILITARY RETIREMENT PAY
PO BOX 7130
LONDON KY 40742-7130

COMMERCIAL (216) 522-5955
TOLL FREE 1-800-321-1080
TOLL FREE FAX 1-800-469-6559

myPay
<https://myPay.dfas.mil>

PAY ITEM DESCRIPTION

ITEM	OLD	NEW	ITEM	OLD	NEW
GROSS PAY	1525.00	1550.00	FITW	80.49	82.97
SBP COSTS	16.06	16.33	SITW	125.00	125.00
TAXABLE INCOME	1508.94	1533.67	ALLOTMENTS	57.78	58.90
			NET PAY	1245.67	1266.80

PAYMENT ADDRESS

DIRECT DEPOSIT
ROUTING NUMBER - 253279691
ACCT NUMBER ENDING IN - 5288

YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)

TAXABLE INCOME: 16598.34
FEDERAL INCOME TAX WITHHELD: 885.39
STATE TAX WITHHELD FOR SOUTH CAROLINA 1375.00

TAXES

FEDERAL WITHHOLDING STATUS: MARRIED
TOTAL EXEMPTIONS: 00
FEDERAL INCOME TAX WITHHELD: 82.97

STATE CODE: SC
STATE INCOME TAX WITHHELD: 125.00

SURVIVOR BENEFIT PLAN (SBP) COVERAGE

SBP COVERAGE TYPE: SPOUSE ONLY ANNUITY BASE AMOUNT: 653.37
SPOUSE ONLY COST: 16.33 SPOUSE DOB: NOV 10, 1958

THE ANNUITY PAYABLE IS 55% OF YOUR ANNUITY BASE AMOUNT WHICH IS 359.35
YOU HAVE PAID 192 MONTHS TOWARD YOUR 360 MONTHS OF PAID UP RC/SBP COVERAGE. ONCE YOU
HAVE PAID AT LEAST 360 MONTHS TOWARD YOUR COVERAGE AND TURN AGE 70, YOUR COSTS WILL BE
TERMINATED BUT YOUR COVERAGE WILL REMAIN ACTIVE.

034111

US DEPT OF LABOR, OWCP
PO BOX 8300 - DISTRICT 6
LONDON, KY 40742-8300

United States Department of Labor
Division of Federal Employees' Compensation

BENEFIT STATEMENT



STEVEN K LYNCH
987 CENTERVILLE RD
RIDGEWAY SC 29130

US DEPT OF LABOR, OWCP
PO BOX 8300 - DISTRICT 6
LONDON, KY 40742-8300

Case Number:	16-2081988	Gross Compensation:	1,348.00
Social Security Number:	-8580	Less Deductions:	12.90
Date of Injury:	04/05/08	Intermittent Hours Lost:	.00
Pay Type:	3	Overpayments:	.00
Check Date:	15/03/06	Other Payees:	.00
Period Paid:	15/02/08 To: 15/03/07	Net Check Amount:	1,335.10
Pay Rate:	362.66	Agency Health Insurance Cost:	.00
Comp Rate:	.7500	Health Insurance Code:	N/A
Life Insurance	12.90	From:	To:

NOTICE TO RECIPIENTS

METHOD OF PAYMENT If you are receiving payment by electronic fund transfer (EFT), the payment shown above has already been made to your financial institution. Otherwise, the check is enclosed.

ADDRESS CHANGE If you move or otherwise change your mailing address or your check mailing address (such as a bank or credit union), advise OWCP right away in writing of the new address.

CORRESPONDENCE Include your OWCP file number on all letters you send to OWCP.

DEPENDENTS For recipients of payments for disability or schedule award (pay type 1 or 9, as shown above): If you have one or more dependents, you are entitled to compensation at the augmented rate of 75%, rather than 66 2/3 percent, of your pay rate. (Questions as to who qualifies as a dependent should be directed to the OWCP District Office handling your claim.) Events such as birth, death, marriage, divorce, separation, or youngest child reaching age 18 may affect your compensation and should be reported to OWCP right away.

EMPLOYMENT For recipients of payments for disability (pay type 1, as shown above): To avoid an overpayment of compensation, advise OWCP right away when you return to full-time or part-time work with either a government or private employer (including self-employment.) Return to OWCP any compensation checks received after you go back to work. State the full name and address of your employer; the date employment began; the rate of pay and number of hours worked per week; and a description of the employment.

SURVIVORS For recipients of payments for death benefits (pay type 7, as shown above): If it has not already done so, OWCP will advise you in detail of each survivor for whom death benefits are payable, and the percentage of salary payable for each. (Questions as to who qualifies as a survivor should be directed to the OWCP District Office handling your claim.) Events such as birth of a posthumous child, death, remarriage, or youngest child reaching age 18 may affect your compensation and should be reported to OWCP right away.



Lowe's Home Centers, I.L.C.
1605 Curtis Bridge Road
Ridgeway, SC 29130
1-888-474-6365

Pay Group: LH76-SC-AL
Pay Begin Date: 07/18/2015
Pay End Date: 07/31/2015
Document Page 22 of 36

Business Unit: STRBU
Advice #: 000000062336266
Advice Date: 08/07/2015

Sharon Lea Lynch 987 Centerville Road Ridgeway, SC 29130	Employee ID:	001086049	TAX DATA:	Federal	SC Sta
	Department:	0803-Price Signage Coordinator	Marital Status:	Single	
	Location:	1751 - Camden, SC	Allowances:	1	
	Job Title:	Pricing Signage Coordinator	Addl. Percent:		
	Pay Rate:	\$12.650000 Hourly	Addl. Amount:		5.0

HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Earnings	YTD Hours	Earnings	Description	Current	YTD
Regular Hours	12.650000	70.84	896.13	1,051.57	13,232.86	Fed Withholding	80.42	1,291.2
Holiday Hours	12.650000	5.00	63.25	21.00	265.65	Fed MED-EE	13.70	215.3
Holiday Fixed			0.00	8.00	98.00	Fed OASDI-EE	58.57	921.7
Sick Hours			0.00	24.03	302.50	SC Withholding	43.76	686.2
Service & Sales Incentive			0.00		400.00			
Vacation Hours			0.00	64.00	803.20			
TOTAL:		75.84	959.38	1,168.60	15,102.21	TOTAL:	196.45	3,115.2

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Vision High	14.68	234.88				401(k) Savings Plan	38.37	604.0
401(k) Savings Plan	47.97	755.10						
TOTAL:	62.65	989.98	TOTAL:	0.00	0.00	*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PA
Current 959.38	896.73	196.45	62.65	700.2
YTD 15,102.21	14,112.23	3,115.43	989.98	10,996.8

NET PAY DISTRIBUTION

Advice #	Account Type	Account Number	Deposit Amount
0000000062336266	Checking	*****5288	700.28
TOTAL:			700.28

MESSAGE: Employees who have a filing status or withholding allowance change need to submit a new 2015 Fed W4

Lowe's Home Centers, LLC
1605 Curtis Bridge Road
1-888-474-6365

Pay Group: DOCUMENTS
Pay Begin Date: 08-01-2015
Pay End Date: 08-14-2015

Business Unit: STRBU
Advice #: 000000062692687
Advice Date: 08-21-2015

Sharon Lea Lynch 987 Centerville Road Ridgeway, SC 29130	Employee ID: 001086049 Department: 0803-Price/Signage Coordinator Location: 1751 - Camden, SC Job Title: Pricing/Signage Coordinator Pay Rate: \$12.650000 Hourly	TAX DATA: Marital Status: Single Allowances: 1 Addl. Percent: Addl. Amount: 5.1 Federal SC Sta
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HOURS AND EARNINGS						TAXES	
Description	Rate	Current Hours	Earnings	Hours	Earnings	Description	Current
Vacation Hours	12.650000	40.00	506.00	104.00	1,309.20	Fed Withholding	80.08
Holiday Hours	12.650000	2.00	25.30	23.00	290.95	Fed MED EE	13.66
Sick Hours	12.650000	3.72	47.06	27.75	349.56	Fed OASDI EE	58.43
Regular Hours	12.650000	29.93	378.61	1,081.50	13,611.47	SC Withholding	43.62
Holiday Fixed			0.00	8.00	98.00		
Service & Sales Incentive			0.00		400.00		
TOTAL:		75.65	956.97	1,244.25	16,059.18	TOTAL:	195.79

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS	
Description	Current	YTD	Description	Current	YTD	Description	Current
Vision High	14.68	249.56				401(k) Savings Plan	38.28
401(k) Savings Plan	47.85	802.95					
TOTAL:	62.53	1,052.51	TOTAL:	0.00	0.00	*TAXABLE	

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current 956.97	894.44	195.79	62.53	698.6
YTD 16,059.18	15,006.67	3,311.22	1,052.51	11,695.4

NET PAY DISTRIBUTION			
Advice #	Account Type	Account Number	Deposit Amount
000000062692687	Checking	*****5288	698.65
TOTAL:			698.65

MESSAGE: Employees who have a filing status or withholding allowance change need to submit a new 2015 Fed W4

Lowe's Home Centers, LLC
1605 Curtis Bridge Road
1-888-474-6365

Pay Group: 1112 GA, SC, AL
Pay Begin Date: 08-15-2015
Pay End Date: 08-28-2015
Document Page 24 of 36

Business Unit: STRBU
Advice #: 000000062944123
Advice Date: 09-04-2015

Sharon Lea Lynch
987 Centerville Road
Ridgeway, SC 29130

Employee ID: 001086049
Department: 0803-Price/Signage Coordinator
Location: 1751 - Camden, SC
Job Title: Pricing/Signage Coordinator
Pay Rate: \$12.650000 Hourly

TAX DATA: Federal SC Sta
Marital Status: Single
Allowances: 1
Addl. Percent:
Addl. Amount: 5.0

HOURS AND EARNINGS						TAXES	
Description	Rate	Current Hours	Earnings	YTD Hours	Earnings	Description	Current
Holiday Hours	12.650000	2.00	25.30	25.00	316.25	Fed Withholding	120.07
Regular Hours	12.650000	68.18	862.48	1,149.68	14,473.95	Fed MED EE	16.30
Vacation Hours	12.650000	8.00	101.20	112.00	1,410.40	Fed OASDI EE	69.70
Service & Sales Incentive			150.00		550.00	SC Withholding	54.98
Holiday Fixed			0.00	8.00	98.00		
Sick Hours			0.00	27.75	349.56		
TOTAL:		78.18	1,138.98	1,322.43	17,198.16	TOTAL:	261.05

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Vision High	14.68	264.24				401(k) Savings Plan	45.56	687.9
401(k) Savings Plan	56.95	859.90						
TOTAL:	71.63	1,124.14	TOTAL:	0.00	0.00	*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PA
Current 1,138.98	1,067.35	261.05	71.63	806.3
YTD 17,198.16	16,074.02	3,572.27	1,124.14	12,501.7

NET PAY DISTRIBUTION			
Advice #	Account Type	Account Number	Deposit Amount
000000062944123	Checking	*****5288	806.30
TOTAL:			806.30

MESSAGE: Employees who have a filing status or withholding allowance change need to submit a new 2015 Fed W4

Lowe's Home Centers, LLC
1605 Curtis Bridge Road
1-888-474-6365

Pay Group: 002-CAL-SCAL
Pay Begin Date: 08-29-2015
Pay End Date: 09-11-2015

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Business Unit: STRBU
Advice #: 000000063178241
Advice Date: 09-18-2015

Sharon Lea Lynch 987 Centerville Road Ridgeway, SC 29130		Employee ID: 001086049 Department: 0803-Price/Signage Coordinator Location: 1751 - Camden, SC Job Title: Pricing/Signage Coordinator Pay Rate: \$12.650000 Hourly	TAX DATA: Marital Status: Single Allowances: 1 Addl. Percent: Addl. Amount: 5.00
			Federal SC State

HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Earnings	YTD Hours	Earnings	Description	Current	YTD
Regular Hours	12.650000	53.55	677.40	1,203.23	15,151.35	Fed Withholding	75.70	1,567.38
Holiday Hours	12.650000	7.00	88.55	32.00	404.80	Fed MED EE	13.22	258.76
Vacation Hours	12.650000	9.00	113.85	121.00	1,524.25	Fed OASDI-EE	56.52	1,106.42
Sick Hours	12.650000	3.67	46.43	31.42	395.99	SC Withholding	41.78	826.93
Holiday Fixed			0.00	8.00	98.00			
Service & Sales Incentive			0.00		550.00			
TOTAL:		73.22	926.23	1,395.65	18,124.39	TOTAL:	187.22	3,759.49

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Vision High	14.68	278.92				401(k) Savings Plan	37.05	724.97
401(k) Savings Plan	46.31	906.21						
TOTAL:	60.99	1,185.13	TOTAL:	0.00	0.00	*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current 926.23	865.24	187.22	60.99	678.02
YTD 18,124.39	16,939.26	3,759.49	1,185.13	13,179.77

NET PAY DISTRIBUTION			
Account Type	Account Number	Deposit Amount	
Advice #000000063178241 Checking	*****5288	678.02	
TOTAL:		678.02	

MESSAGE: Employees who have a filing status or withholding allowance change need to submit a new 2015 Fed W4

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Fill in this information to identify your case:

Debtor 1 Steven Keith Lynch

Debtor 2 Sharon Lea Lynch
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number 15-05452
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 821.84

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 25.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Steven Keith Lynch**
Debtor 2 **Sharon Lea Lynch**

Case number (if known) **15-05452**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	300.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	185.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	550.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	125.00
10. Personal care products and services	10. \$	100.00
11. Medical and dental expenses	11. \$	185.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	600.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	45.00
15c. Vehicle insurance	15c. \$	225.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: AUTO PROPERTY TAXES		
	16. \$	45.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
	18. \$	0.00
19. Other payments you make to support others who do not live with you.		
	\$	0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	3,306.84
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	4,104.86
23b. Copy your monthly expenses from line 22 above.	23b. -\$	3,306.84
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
	23c. \$	798.02
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

DEBTORS DO NOT ANTICIPATE ANY CHANGES TO EXPENSES WITHIN THE NEXT YEAR.

**United States Bankruptcy Court
District of South Carolina**

In re **Steven Keith Lynch
Sharon Lea Lynch**

Debtor(s)

Case No. **15-05452**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 26, 2015**

Signature /s/ Steven Keith Lynch
Steven Keith Lynch
Debtor

Date **October 26, 2015**

Signature /s/ Sharon Lea Lynch
Sharon Lea Lynch
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

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**United States Bankruptcy Court
District of South Carolina**

In re **Steven Keith Lynch
Sharon Lea Lynch**

Debtor(s)

Case No. **15-05452**

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	YEAR TO DATE (HUSBAND): N/A
\$0.00	2014 (HUSBAND): N/A
\$0.00	2013 (HUSBAND): N/A
\$18,124.39	YEAR TO DATE (WIFE): LOWES
\$20,236.12	2014 (WIFE): LOWES
\$20,601.82	2013 (WIFE): LOWES

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2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$28,760.00	YEAR TO DATE (HUSBAND): RETIREMENT/VA BENEFITS
\$34,212.00	2014 (HUSBAND): RETIREMENT/VA BENEFITS
\$34,031.91	2013 (HUSBAND): RETIREMENT/VA BENEFITS
\$0.00	YEAR TO DATE (WIFE): N/A
\$0.00	2014 (WIFE): N/A
\$0.00	2013 (WIFE): N/A

3. Payments to creditors

None

☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
FREEDOM MORTGAGE PO BOX 89486 Cleveland, OH 44101	OCTOBER 2015	\$821.84	\$139,179.65
FREEDOM MORTGAGE PO BOX 89486 Cleveland, OH 44101	SEPTEMBER 2015	\$821.84	\$139,179.65
FREEDOM MORTGAGE PO BOX 89486 Cleveland, OH 44101	AUGUST 2015	\$821.84	\$139,179.65

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	-------------------------	---------------------------------	--------------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
MOSS & ASSOCIATES, ATTORNEYS P.A. 816 ELMWOOD AVENUE COLUMBIA, SC 29201	OCTOBER 2015	ATTORNEYS FEES: \$590.00 FILING FEE: \$310.00
CC ADVISING, INC. 730 WASHINGTON AVE. SUITE 230-D Bay City, MI 48708-5732	OCTOBER 2015	CREDIT COUNSELING: \$19.52

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 26, 2015

Signature /s/ Steven Keith Lynch
Steven Keith Lynch
Debtor

Date October 26, 2015

Signature /s/ Sharon Lea Lynch
Sharon Lea Lynch
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571